

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

PHILLIP E. REED  
SHANNON R. REED

Debtor(s)

Case No.: 1-18-03120-HWV  
Chapter 13

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	COMMUNITY LOAN SERVICING LLC
Court Claim Number:	09
Last Four of Loan Number:	48 Brewster St - PRE-ARREARS - 8690
Property Address if applicable:	48 BREWSTER STREET, , HANOVER, PA17331

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$3,208.19
b. Prepetition arrearages paid by the Trustee:	\$3,208.19
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$4,759.12
f. Postpetition arrearages paid by the Trustee:	\$4,759.12
g. Total b, d, f:	\$7,967.31

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: December 20, 2021

Respectfully submitted,

s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com

Creditor Name: COMMUNITY LOAN SERVICING LLC

Court Claim Number: 09

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5210	9006522	11/07/2019	\$59.50	\$0.00	\$59.50
5210	9006613	12/12/2019	\$170.66	\$0.00	\$170.66
5210	9006705	01/16/2020	\$170.66	\$0.00	\$170.66
5210	9006796	02/13/2020	\$170.66	\$0.00	\$170.66
5210	9006887	03/12/2020	\$170.66	\$0.00	\$170.66
5210	9007044	04/14/2020	\$164.62	\$0.00	\$164.62
5210	2007452	12/15/2021	\$2,301.43	\$0.00	\$2301.43

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on December 20, 2021, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, from Hummelstown, PA unless served electronically.

NICHOLAS G PLATT, ESQUIRE  
MOONEY LAW  
230 YORK STREET  
HANOVER PA, 17331-

SERVED ELECTRONICALLY

COMMUNITY LOAN SERVICING  
4425 PONCE DE LEON BLVD  
5TH FLOOR  
CORAL GABLE, FL, 33146

SERVED BY 1<sup>ST</sup> CLASS MAIL

PHILLIP E. REED  
SHANNON R. REED  
48 BREWSTER STREET  
HANOVER, PA 17331

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: December 20, 2021

s/ Liz Joyce  
Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com